

<b>Information to identify the case:</b>			
Debtor 1:	Adam M. Kvederis		Social Security number or ITIN: xxx-xx-4410
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 11/11/24
Case number:	24-22759-JAD		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Adam M. Kvederis	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	11 Antil Avenue Mc Donald, PA 15057	
<b>4. Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 12/16/24

**For more information, see page 2**

Debtor **Adam M. Kvederis**

Case number **24-22759-JAD**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 24, 2025 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Location:</b> <b>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861</b> For additional information, go to: <a href="https://www.justice.gov/ust/mcc">https://www.justice.gov/ust/mcc</a>														
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline: 4/25/25</b></td> </tr> <tr> <td colspan="2"><b>You must file:</b></td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline: 1/21/25</b></td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline: 5/9/25</b></td> </tr> </table> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b></td> <td><b>Filing deadline:</b></td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 4/25/25</b>	<b>You must file:</b>		<ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 1/21/25</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 5/9/25</b>	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>														
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors														
<b>9. Filing of plan, objections and hearing</b>	The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on: <b>2/24/25 at 11:00 AM</b> , Location: <b>Same location as the Meeting of Creditors.</b>  Creditors have the duty to promptly review all plans and present any objections in a timely manner. <b>Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.</b> Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.														
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.														
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.														
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.														
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.														

In re:  
Adam M. Kvederis  
Debtor

Case No. 24-22759-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 16, 2024

User: auto  
Form ID: 309iPGH

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2024:

Recip ID	Recipient Name and Address
db	+ Adam M. Kvederis, 11 Antil Avenue, Mc Donald, PA 15057-2815
aty	+ Brent J. Lemon, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16458339	+ Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409
16459910	+ Allegheny County DRS, 440 Ross Street, Pittsburgh, PA 15219-2117
16458346	+ Chrome Federal Credit, Po Box 658, Canonsburg, PA 15317-0658
16458350	Debt Collection Partners LLC, Wes Mon Building 827 Fairmont Road, Suite 207, Morgantown, WV 26501
16458351	LoanCare Llc, Attn: Bankruptcy, Po Box 8068, VA 23452
16459911	+ Michelle Salisbury, 2331 Glenarm Street, Pittsburgh, PA 15226-1634
16459981	+ PA Department of Revenue, PO Box 280407, Harrisburg, PA 17128-0407
16459912	PA SCDU, PO Box 69112, Harrisburg, PA 17106-9112
16458355	+ Pittsburgh Federal Cu, 317 Brownsville Rd, Pittsburgh, PA 15210-2248
16459982	Ruby Memorial Hospital, 1 Medical Center Drive, Morgantown, WV 26506

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Dec 17 2024 00:17:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: dan@mrdebtbuster.com	Dec 17 2024 00:17:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
aty	+ Email/Text: ebnjts@grblaw.com	Dec 17 2024 00:17:00	Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
aty	Email/Text: amps@manleydeas.com	Dec 17 2024 00:17:00	Stephen Russell Franks, Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Dec 17 2024 00:17:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Dec 17 2024 05:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 17 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 17 2024 05:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 17 2024 00:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Dec 17 2024 00:17:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013

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cr	+ Email/Text: bkfilings@zwickerpc.com	Dec 17 2024 00:17:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ Email/Text: jdryer@bernsteinlaw.com	Dec 17 2024 00:17:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 17 2024 00:17:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
16458336	+ Email/Text: bncnotifications@pheaa.org	Dec 17 2024 00:17:00	AES, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
16458337	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 17 2024 00:39:48	Affirm, Inc, 650 California St, Fl 12, San Francisco, CA 94108-2716
16458338	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 17 2024 00:27:51	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16466438	+ Email/Text: bkfilings@zwickerpc.com	Dec 17 2024 00:17:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
16460213	+ Email/PDF: bncnotices@becket-lee.com	Dec 17 2024 00:39:42	American First Finance, PO Box 565848, Dallas, TX 75356-5848
16458340	+ Email/PDF: bncnotices@becket-lee.com	Dec 17 2024 00:39:49	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
16458341	+ EDI: AQUAFINANCE.COM	Dec 17 2024 05:08:00	Aqua Finance, Inc., PO Box 1143, Wausau, WI 54402-1143
16458342	+ EDI: TSYS2	Dec 17 2024 05:08:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
16458348	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 17 2024 00:17:00	Citizens Bank, Attention: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
16459273	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 17 2024 00:17:00	Citizens Bank N.A., One Citizens Bank Way, Johnston, RI 02919, Mailstop JCA 115
16458343	+ EDI: CAPITALONE.COM	Dec 17 2024 05:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16458344	+ EDI: CAPONEAUTO.COM	Dec 17 2024 05:08:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
16458347	+ EDI: CITICORP	Dec 17 2024 05:08:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16458349	+ Email/Text: bankruptcy@connexuscu.org	Dec 17 2024 00:17:00	Connexus Credit Union, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026
16458345	EDI: JPMORGANCHASE	Dec 17 2024 05:08:00	Chase Auto Finance, Attn: Bankruptcy, 700 Kansas Lane La, Monroe, LA 71203
16459980	+ Email/Text: Bankruptcy@keystonecollects.com	Dec 17 2024 00:17:00	Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
16458352	Email/Text: EBN@Mohela.com	Dec 17 2024 00:17:00	Mohela, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
16458353	Email/Text: EBN@Mohela.com	Dec 17 2024 00:17:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
16458354	+ EDI: MAXMSAIDV	Dec 17 2024 05:08:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
16458356	+ Email/Text: bankruptcy@rubinrothman.com	Dec 17 2024 00:17:00	Rubin & Rothman, LLC, c/o Paul Klemm, Esq., 1787 Veterans Highway, Suite 32, Islandia, NY

District/off: 0315-2

User: auto

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			11749-1500
16458357	+ EDI: SYNC	Dec 17 2024 05:08:00	Syncb, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16458358	EDI: AISTMBL.COM	Dec 17 2024 05:08:00	T-Mobile, PO Box 742596, Cincinnati, OH 45274
16463621	EDI: AIS.COM	Dec 17 2024 05:08:00	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848
16458359	+ Email/Text: bankruptcies@uplift.com	Dec 17 2024 00:17:00	Uplift Inc, Attn: Bankruptcy, 440 N. Wolfe Road, Sunnyvale, CA 94085
16458360	+ EDI: LCIUPSTART	Dec 17 2024 05:08:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
16459983	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 17 2024 00:17:00	West Penn Power, PO Box 16001, Reading, PA 19612-6001

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr		LAKEVIEW LOAN SERVICING, LLC.

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Debtor Adam M. Kvederis dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmechf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

TOTAL: 7